

CLAIMS

1. A metal coin or paper note entitling and authorizing the owner and holder of the coin or note to exchange it only, and only for, services and/or goods provided by any American or non-American educational institution that operates in The United States of America and, which charges people a fee for its services and goods; and which exists and operates, solely, to:
 - a. Develop the innate capacities of, especially by schooling or instruction.
 - b. Provide with knowledge or training in a particular area or for a particular purpose, i.e. decided to educate himself or herself in foreign languages; entered a seminary to be educated for the priesthood.
 - c. Provide with information; inform, i.e. a campaign that educated the public about the dangers of smoking.
 - d. Stimulate or develop the mental or moral growth of.
 - e. Develop or refine, i.e. one's taste or appreciation, and
 - f. Teach or instruct a person or group.
2. A metal coin or paper note, as described in claim 1, that gives people the opportunity to:
 - a. Acquire it or own it by exchanging sovereign bank notes for a small fixed fee, or, a percentage fee of the face value of the education notes acquired, or, for a combination of both, and,
 - b. Invest it at a fixed rate of interest, or a variable rate of interest, or a combination of both, and in so doing, create education-value, since the future pool of education value notes would be larger in amount or value and, since the notes would only be available for use in the educational system, i.e. to purchase tuition from any American educational institution.
3. A metal coin or paper note, as described in claims 1 and 2, which gives consumers the opportunity to acquire it or own it, in conjunction with a gift card, inside a specialty envelope and which then can be sent, mailed, or personally handed, as an educational, financial gift to a friend or loved

one, for any special occasion, or just to show that the consumer cares for the recipient.

4. The chronological, methodological, implemental process, whereby a coin or paper note as described in claims 1, 2 and 3, can be acquired or purchased as a gift; then sent or given to someone else as a gift; then used or exchanged by the recipient to purchase goods and/or services from any wholly private or partly private educational institution operating, functioning and existing as described in claim 1, or, invested for a period of time and then used or exchanged for educational services and/or goods; and, finally, exchanged for sovereign bank notes by the educational institution at the institutional issuer of the education notes, or at a cooperating financial institutional partner, or, retained and invested by the educational institution to earn a rate of interest as described in claim 2.